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1. (Twice Amended) A real-time test system comprising at least one reservoir and at least one photomultiplier detector;

wherein said reservoir comprises monoclonal anti-insulin or anti-C peptide capture antibodies solidified in said reservoir, and

wherein said reservoir is capable of receiving a sample, a wash solution, and labeled monoclonal anti-insulin or anti-C peptide antibodies useful as a tracer; and

wherein said labeled antibodies allow photometrical detection.

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